Amendments to the Specification:

At Page 1 starting at line 12 please replace the paragraph with the following amended paragraph
This application is related to co-pending and concurrently filed application No.
[[]] 09/742,472, (Attorney Docket Number DEM1P002) filed December 20, 2000,
entitled "Imputed Variable Generator", by Suzanne Valentine, Krishna Venkatraman, Phil
Delurgio, Michael Neal, and Hau Lee, which is incorporated by reference herein for all purposes
At Page 1 starting at line 17 please replace the paragraph with the following amended paragraph
This application is related to co-pending and concurrently filed application No.
[[]] 09/741,956, (Attorney Docket Number DEM1P003) filed December 20, 2000,
entitled "Econometric Engine", by Hau Lee, Suzanne Valentine, Michael Neal, Krishna
Venkatraman, and Phil Delurgio, which is incorporated by reference herein for all purposes.
At Page 2 starting at line 3 please replace the paragraph with the following amended paragraph:
This application is related to co-pending and concurrently filed application No.
[[]] 09/741,958, (Attorney Docket Number DEM1P001) filed December 20, 2000,
entitled "Price Optimization System", by Michael Neal, Krishna Venkatraman, Suzanne
Valentine, Phil Delurgio, and Hau Lee, which is incorporated by reference herein for all
purposes.

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purposes.

At Page 2 starting at line 8 please replace the paragraph with the following amended paragraph:

This application is related to co-pending and concurrently filed application No.

[[_____]] 09/741,959 (Attorney Docket Number DEM1P005) filed December 20, 2000, entitled "Econometric Optimization Engine", by Krishna Venkatraman, Phil Delurgio, Suzanne Valentine, Michael Neal, and Hau Lee, which is incorporated by reference herein for all